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BOOK REVIEWS

The Law of Accident and Employers' Liability Insurance. By Hubert Bruce Fuller. Vernon Law Book Co., Kansas City, Mo. 1913. pp. xii, 563.

Although accident insurance is of comparatively modern origin, as the author calls to our attention in the perface, an amazing amount of litigation has arisen since the first American company was formed in 1860. Fifty years of experimenting has resulted in the crystallization of a few principles, but there are many phases of the subject that are still in the embryonic stage. The insurance companies are largely responsible for this, for they have constantly changed the forms and terms of their policies in order to overcome the interpretations given them by the courts which resulted unfavorably to the company. This may account for the dearth of reliable treatises on this most important branch of insurance law, for writers upon the general topic have given it but cursory consideration.

Strictly speaking, this book by Mr. Fuller is in reality a digest of decisions upon this subject rather than a treatise, and as a digest it is an exceedingly valuable work. Practically every decision of importance by a court of last resort may be found here, and the indexing is so arranged as to make the book an excellent assistant to the brief-maker.

The comprehensive scope of the book can readily be seen from the chapter headings. Chapter I is devoted to Contracts of Accident Insurance; Chapter II to Cause of Injury or Death; Chapter III to Excepted Risks; Chapter IV to Amount of Liability; Chapter V to Notices and Proofs; Chapter VI to Liability, Payment, Discharge; and Chapter VII to Employers' Liability Insurance.

Especially well treated are the much mooted questions dealing with external marks of violence, and suicide. Quite naturally chapter vii. is the most interesting and perhaps the most valuable portion of the work. Employers' Liability Insurance is the most modern development of a modern subject and as yet the courts do not seem to be sure of their position. The cases cited, however, are decidedly illuminating upon the trend of the decisions.

As intimated above, Mr. Fuller's contribution is primarily a desk book, and as such it should receive a hearty welcome from practicing lawyers.

H. S.